



# Protection VUL — now more competitive than ever

John Hancock’s Protection VUL just got even stronger, with 10-pays and level-pays more competitive than ever. See how it compares.

## Now one of the best VULs for 10-pay scenarios

**Male 55, Preferred, \$500,000 death benefit, guaranteed through age 100, 6% gross ROR**

Product	Premium	% Difference	CSV year 20	CSV year 40	Target
<b>NEW John Hancock Protection VUL '21 (Gold)</b>	<b>\$17,300</b>	<b>—</b>	<b>\$242,299</b>	<b>\$617,312</b>	<b>\$13,530</b>
<b>NEW John Hancock Protection VUL '21</b>	<b>\$17,300</b>	<b>—</b>	<b>\$232,698</b>	<b>\$575,706</b>	<b>\$12,656</b>
Prudential	\$17,871	+3%	\$241,819	\$516,726	\$11,800
Lincoln	\$18,084	+5%	\$244,609	\$489,783	\$11,400
Pacific Life	\$18,086	+5%	\$287,529	\$853,697	\$12,311
OLD Protection VUL '21	\$18,396	+6%	\$254,110	\$621,765	\$12,656

Protection VUL '21 assumes paying \$17,300 and earning Gold Status guarantees through age 101. Competitor information is current and accurate to the best of our knowledge as of April 2022. The data shown is taken from an illustration. It assumes a hypothetical rate of return and/or current interest crediting rate and may not be used to project or predict investment results. Unless indicated otherwise, these values are not guaranteed. We urge you to show your clients a basic illustration showing the impact of 0% and maximum sales charges and/or the guaranteed interest crediting rate and the impact it will have on policy cash value and death benefit.

## And that’s not all!

In addition to competitive premiums, look at several additional strengths Protection VUL offers:

- **Enhanced target premiums** on certain funding scenarios
- **No investment restrictions** to maintain the age-100 guarantee
- **Strong growth potential** through a diverse range of investment options
- **Comprehensive living-benefit** coverage for protection against the unexpected
- **Additional savings and rewards for healthy living** with John Hancock Vitality
  - Try illustrating the **Bronze Guarantee** and see how guaranteed premiums can only go down when clients engage in Vitality PLUS
  - **Average 7% higher targets for policies that elect Vitality PLUS<sup>1</sup>**

Please contact your John Hancock sales representative or National Sales Support at **888-266-7498, option 2**

1. Premiums may increase at the end of the guarantee period if certain assumptions are not met.

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Insurance policies and/or associated riders and features may not be available in all states.

Protection VUL is not available in New York.

Protection VUL does not guarantee policy cash values.

Protection VUL policies automatically include a no-lapse guarantee called Death Benefit Protection. This feature guarantees that the policy will not default, even if the cash surrender value falls to zero or below, provided that the Death Benefit Protection Value remains greater than zero and policy debt never exceeds the policy value. Once terminated, the Death Benefit Protection feature cannot be reinstated. See the product guide for additional details.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Guaranteed product features are dependent upon minimum-premium requirements and the claims-paying ability of the issuer.

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance-related charges. Variable universal life insurance products are subject to market risk and are unsuitable as short-term savings vehicles. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

*Variable life insurance is sold by product and fund prospectuses, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing. Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.*

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Page 2 of 2